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ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

FIRST SATURDAY OF OCTOBER,

1849.

PREPARED FROM OFFICIAL RETURNS,

BY WILLIAM B. CALHOUN,

SECRETARY OF THE COMMONWEALTH.

BOSTON:
DUTTON AND WENTWORTH, STATE PRINTERS,
No. 37, Congress Street.
1849.

☞ The official circular, requiring Returns from the Banks, was issued by the Governor on the first day of November, and had reference to their condition on the first Saturday of the preceding month.

	BOSTON.				
	Atlantic.	Atlas.	Boston.	Boylston.	City.
DUE FROM THE BANKS.					
Capital Stock paid in,	$500,000 00	$500,000 00	$900,000 00	$200,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards,	264,550 00	143,335 00	237,283 00	135,790 00	155,160 00
Bills in circulation less than five dollars,	67,690 00	14,428 00	57,484 00	49,294 00	26,660 00
Net Profits on hand,	74,090 18	28,589 10	80,063 18	14,020 40	88,462 71
Balances due to other Banks,	67,301 71	113,656 80	49,936 11	. .	87,088 87
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	255,312 52	186,881 05	489,893 77	113,976 01	322,180 24
Cash deposited bearing interest,	. .	9,000 00	. .	. .	118,464 93
Total amount due from the Banks,	1,228,944 41	995,889 95	1,814,660 06	513,080 41	1,798,016 75
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	23,958 04	30,536 34	127,373 82	15,010 80	50,020 20
Real Estate,	30,000 00	. .	50,000 00	. .	30,000 00

Bills of other Banks incorporated in this State,	45,825 00	59,205 00	152 520	31,997 00	52,820 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks,	155,489 05	24,373 36	65,999 96	69,615 35	64,402 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	973,672 32	881,775 25	1,418,766 28	396,457 26	1,600,774 01
Total amount of the Resources of the Banks,	1,228,944 41	995,889 95	1,814,660 06	513,080 41	1,798,016 75
Date, Rate, and Amount of Dividends since the last Annual Returns,	October, 1848. 3½ per cent. 17,500 00 April, 1849. 4 per cent. 20,000 00 October, 1849. 4 per cent. 20,000 00	October, 1848. 3½ per cent. 17,500 00 April, 1849. 3½ per cent. 17,500 00 October, 1849. 3½ per cent. 17,500 00	October, 1848. 4 per cent. 36,000 00 April, 1849. 4 per cent. 36,000 00 October, 1849. 4 per cent. 36,000 00	October, 1848. 4½ per cent. 6,750 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	October, 1848. 3½ per cent. 35,000 00 April, 1849. 3½ per cent. 35,000 00 October, 1849. 3½ per cent. 35,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	66,154 77	27,453 08	59,868 88	13,516 84	70,729 04
Amount of Debts due to each Bank, secured by pledge of its Stock,	3,200 00	3,950 00	15,800 00	15,676 00	. .
Amount of Debts due and unpaid and considered doubtful,	. .	680 56	1,491 29	50 00	. .

	BOSTON.				
DUE FROM THE BANKS.	Columbian.	Eagle.	Exchange.	Freeman's.	Globe.
Capital Stock paid in,	$500,000 00	$500,000 00	$500,000 00	$250,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards,	90,000 00	140,015 00	287,520 00	153,640 00	146,980 00
Bills in circulation less than five dollars,	35,870 00	22,169 00	54,610 00	28,658 00	27,163 00
Net Profits on hand,	26,616 87	30,949 71	31,923 88	29,594 19	118,194 56
Balances due to other Banks,	. .	67,248 56	111,839 54	571 97	270,165 05
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	147,991 13	291,048 62	219,921 02	96,398 90	384,788 47
Cash deposited bearing interest,	. .	77,313 18	. .	. .	30,000 00
Total amount due from the Banks,	800,478 00	1,128,744 07	1,205,814 44	558,863 06	1,977,291 08
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	55,134 60	83,471 92	19,689 27	23,235 04	160,836 93
Real Estate,	. .	. .	. .	11,767 48	55,682 53

Bills of other Banks incorporated in this State, ...	44,842 00	109,514 00	182,605 32	6,362 00	186,175 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	2,320 00	. .
Balances due from other Banks, . .	50,441 66	21,815 43	43,325 24	77,244 38	123,957 68
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	650,059 74	913,942 72	960,194 61	437,934 16	1,450,638 94
Total amount of the Resources of the Banks, ...	800,478 00	1,128,744 07	1,205,814 44	558,863 06	1,977,291 08
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	April, 1849. 4 per cent. 20,000 00 October, 1849. 3½ per cent. 17,500 00	April 1849. 3½ per cent. 17,500 00 October, 1849. 3½ per cent. 17,500 00	October, 1848. 4 per cent. 20,000 00 April, 1849. 4 per cent. 20,000 00 October, 1849. 4 per cent. 20,000 00	October, 1848. 4½ per cent. 9,000 00 April, 1849. 4½ per cent. 9,000 00 October, 1849. 4½ per cent. 9,000 00	October, 1848. 40,000 00 April, 1849. 40,000 00 October, 1849. 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	20,577 16	30,862 27	21,273 88	25,000 00	117,773 93
Amount of Debts due to each Bank secured by pledge of its Stock, . .	250 00	1,300 00	27,000 00	16,045 00	30,900 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	382 52	. .	201 84	. .

	BOSTON.				
	Granite.	Grocers.	Hamilton.	Market.	Massachusetts.
DUE FROM THE BANKS.					
Capital Stock paid in,	$500,000 00	$250,000 00	$500,000 00	$560,000 00	$800,000 00
Bills in circulation of five dollars and upwards,	179,265 00	178,910 00	181,440 00	149,375 00	124,404 00
Bills in circulation less than five dollars,	20,882 00	47,312 00	24,867 00	14,976 00	27,983 00
Net Profits on hand,	36,861 38	5,159 58	65,678 19	96,311 08	39,991 92
Balances due to other Banks,	96,300 40	71,170 94	28,099 14	54,562 33	26,889 62
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	200,609 94	100,175 91	166,856 03	250,201 51	277,094 97
Cash deposited bearing interest,	. .	. .	27,357 13	. .	. .
Total amount due from the Banks,	1,033,918 72	652,728 43	994,297 49	1,125,425 92	1,296,363 51
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	55,474 78	34,704 07	51,159 45	40,605 24	51,170 18
Real Estate,	. .	. .	. .	. .	75,812 24

Bills of other Banks incorporated in this State, ...	93,601 00	121,283 00	82,094 00	112,928 00	66,085 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	39,190 27	9,812 73	44,114 68	17,890 55	44,909 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	845,652 67	486,928 63	816,929 36	954,002 13	1,058,386 56
Total amount of the Resources of the Banks, ...	1,033,918 72	652,728 43	994,297 49	1,125,425 92	1,296,363 51
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3½ per cent. 17,500 00 April, 1849. 3½ per cent. 17,500 00 October, 1849. 3½ per cent. 17,500 00	April, 1849. 4 per cent. 10,000 00 October, 1849. 4 per cent. 10,000 00	October, 1848. 3½ per cent. 17,500 00 April, 1849. 3½ per cent. 17,500 00 October, 1849. 3½ per cent. 17,500 00	October, 1848. 5 per cent. 28,000 00 April, 1849. 5 per cent. 28,000 00 October, 1849. 5 per cent. 28,000 00	October, 1848. 3 per cent. 24,000 00 April, 1849. 3 per cent. 24,000 00 October, 1849. 3 per cent. 24,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	27,100 00	5,089 57	52,561 91	83,967 81	26,863 38
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	14,340 00	60,000 00	. .	5,000 00	6,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	2,094 66	. .

	BOSTON.				
DUE FROM THE BANKS.	Mechanics.	Merchants.	New England.	North.	Shawmut.
Capital Stock paid in,	$120,000 00	$3,000,000 00	$1,000,000 00	$750,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	111,095 00	687,805 00	172,684 00	186,909 00	143,235 00
Bills in circulation less than five dollars,	29,697 00	462 00	35,000 00	32,566 00	13,761 00
Net Profits on hand,	18,695 79	310,263 18	83,237 36	40,437 07	43,349 92
Balances due to other Banks,	. .	673,114 50	214,202 46	45,798 60	128,721 19
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	47,559 44	718,097 52	202,194 64	261,358 94	177,143 33
Cash deposited bearing interest,	. .	. .	177,900 30	. .	. .
Total amount due from the Banks,	327,047 23	5,389,742 20	1,885,218 76	1,317,069 61	1,006,210 44
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	18,741 19	245,196 17	103,928 67	63,018 97	58,791 71
Real Estate,	16,350 00	145,000 00	30,000 00	. .	. .

Bills of other Banks incorporated in this State, ...	1,714 00	419,285 00	101,859 00	83,997 00	96,717 00
Bills of other Banks incorporated elsewhere,	25 00	. .	. .	19,000 00	. .
Balances due from other Banks, . .	50,443 90	86,111 35	101,451 69	26,058 83	22,979 45
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	239,773 14	4,494,149 68	1,547,979 40	1,124,994 81	827,722 28
Total amount of the Resources of the Banks, ...	327,047 23	5,389,742 20	1,885,218 76	1,317,069 61	1,006,210 44
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 4 per cent. 4,800 00 April, 1849. 4 per cent. 4,800 00 October, 1849. 4 per cent. 4,800 00	April, 1849, 4 per cent. 120,000 00 October, 1849. 4 per cent. 120,000 00	April, 1849. 4 per cent. 40,000 00 October, 1849. 4 per cent. 40,000 00	April, 1849. 3 per cent. 22,500 00 October, 1849. 3½ per cent. 26,250 00	October, 1848. 4 per cent. 20,000 00 April, 1849. 3½ per cent. 17,500 00 October, 1849. 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	18,057 83	306,527 88	66,000 00	38,280 83	35,654 16
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	7,090 00	27,000 00	10,600 00	18,784 00	4,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	.	2,088 86	2,000 00	. .

	BOSTON.				
DUE FROM THE BANKS.	Shoe & Leather Deal.	State.	Suffolk.	Traders.	Tremont.
Capital Stock paid in,	$747,495 00	$1,800,000 00	$1,000,000 00	$400,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	213,837 00	280,442 00	119,110 00	173,395 00	165,430 00
Bills in circulation less than five dollars,	42,231 00	38,931 00	13,035 00	33,477 00	38,409 00
Net Profits on hand,	69,994 71	156,702 33	290,805 17	38,881 05	56,528 65
Balances due to other Banks,	183,095 31	84,000 00	1,787,379 45	74,125 35	190,714 45
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	166,013 79	515,537 37	191,451 53	189,130 93	300,800 12
Cash deposited bearing interest,	. .	25,000 00	. .	15,231 16	. .
Total amount due from the Banks,	1,422,666 81	2,900,612 70	3,401,781 15	924,240 49	1,251,882 22
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	60,206 00	113,470 90	369,610 25	53,597 21	70,229 34
Real Estate,	. .	. .	100,000 00	1,160 87	40,000 00

Bills of other Banks incorporated in this State, ...	93,835 54	139,847 00	532,178 75	33,810 00	115,631 76
Bills of other Banks incorporated elsewhere,	. .	. .	247,200 06	. .	. .
Balances due from other Banks, . .	71,032 95	20,000 00	725,193 97	63,283 11	27,932 70
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,197,592 32	2,627,294 80	1,427,598 12	772,389 30	998,088 42
Total amount of the Resources of the Banks, ...	1,422,666 81	2,900,612 70	3,401,781 15	924,240 49	1,251,882 22
Date, Rate, and Amount of Dividends since the last Annual Returns, ...	March, 1849, 4½ per cent. $22,500, and extra dividend of $50,000 on creating new stock. September, 1849, 4½ per cent, $22,500, and interest dividend on new stock of $2,073 06.	October, 1848. 3½ per cent. 63,000 00 April, 1849. 3½ per cent. 63,000 00 October, 1849. 3½ per cent. 63,000 00	October, 1848. 5 per cent. 50,000 00 April, 1849. 5 per cent. 50,000 00 October, 1849. 5 per cent. 50,000 00	October, 1848. 4 per cent. 16,000 00 April, 1849. 4 per cent. 16,000 00 October, 1849. 4 per cent. 16,000 00	October, 1848. 3½ per cent. 17,500 00 April, 1849. 3½ per cent. 17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	53,314 95	156,702 33	284,724 36	29,312 12	44,381 02
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	6,400 00	30,712 57	47,800 00	12,536 57	3,200 00
Amount of Debts due and unpaid and considered doubtful, ...	. .	. .	11,641 21	1,045 11	. .

	BOSTON.		ANDOVER.	BEVERLY.	DANVERS.
DUE FROM THE BANKS.	Union.	Washington.	Andover.	Beverly.	Danvers.
Capital Stock paid in,	$800,000 00	$500,000 00	$250,000 00	$125,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	206,430 00	110,410 00	80,260 00	78,465 00	54,120 00
Bills in circulation less than five dollars,	18,009 00	17,298 00	11,641 00		9,824 00
Net Profits on hand,	63,571 33	14,009 10	17,207 88	5,849 32	3,139 48
Balances due to other Banks,	57,836 09	11,000 00	359 50	825 52	1,614 73
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	362,907 91	173,516 10	14,572 44	32,565 07	15,843 11
Cash deposited bearing interest,	. .	. .	. .	. .	6,467 37
Total amount due from the Banks,	1,508,754 33	826,233 20	374,040 82	242,704 91	241,008 69
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	102,175 78	23,394 56	6,574 79	4,778 76	2,214 02
Real Estate,	130,000 00	. .	5,000 00	1,072 61	4,700 00

Bills of other Banks incorporated in this State,	54,198 00	57,345 00	1,277 00	3,789 50	1,580 90
Bills of other Banks incorporated elsewhere,	. .	. .	176 00		. .
Balances due from other Banks,	39,748 57	16,889 49	4,933 48	15,645 88	1,058 10
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,182,631 98	728,604 15	356,079 55	217,418 16	231,455 67
Total amount of the Resources of the Banks,	1,508,754 33	826,233 20	374,040 82	242,704 91	241,008 69
Date, Rate, and Amount of Dividends since the last Annual Returns,	October, 1848. 3½ per cent. 28,000 00 April, 1849. 3½ per cent. 28,000 00 October, 1849. 3½ per cent. 28,000 00	October, 1848. 3 per cent. 15,000 00 April 1849. 3 per cent. 15,000 00	October, 1848. 4 per cent. 10,000 00 April, 1849. 4 per cent. 10,000 00 October, 1849. 4 per cent. 10,000 00	October, 1848. 3 per cent. 3,750 00 April, 1849. 3 per cent. 3,750 00 October, 1849. 3 per cent. 3,750 00	April, 1849. 3 per cent. 4,500 00 October, 1849. 3 per cent. 4,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	63,485 59	13,627 47	17,036 25	6,214 13	3,083 12
Amount of Debts due to each Bank secured by pledge of its Stock,	6,400 00	16,955 00	5,070 00	6,870 00	3,350 00
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	. .	1,419 65	396 81

	DANVERS.		GEORGETOWN.	GLOUCESTER.	HAVERHILL.
	Village.	Warren.	Manufacturers.	Gloucester.	Haverhill.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$120,000 00	$120,000 00	$100,000 00	$200,000 00	$149,700 00
Bills in circulation of five dollars and upwards, ...	74,505 00	60,840 00	21,495 00	142,315 00	51,510 00
Bills in circulation less than five dollars, .	26,136 00	13,041 50	14,179 00	16,834 00	19,161 00
Net Profits on hand, ...	5,108 20	4,820 96	1,973 41	17,941 18	13,279 75
Balances due to other Banks, ...	11,080 90	2,555 67	278 29	953 48	251 96
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	8,825 50	28,851 90	5,570 90	53,811 08	14,778 79
Cash deposited bearing interest, . .	857 00	4,227 86	20,534 26	. .	. .
Total amount due from the Banks, . .	246,512 60	234,337 89	164,030 86	431,854 74	248,681 50
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	2,521 05	3,383 44	3,431 33	8,787 69	3,872 71
Real Estate, ...	1,800 00	. .	1,200 00	6,956 00	5,000 00

Bills of other Banks incorporated in this State,	6,472 21	4,225 15	306 00	7,700 00	894 00
Bills of other Banks incorporated elsewhere,	90 00	. .	. .	. .	. .
Balances due from other Banks,	21,011 69	20,614 58	14,788 92	35,531 34	8,947 74
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	214,617 65	206,114 72	144,304 61	372,879 71	229,967 05
Total amount of the Resources of the Banks,	246,512 60	234,337 89	164,030 86	431,854 74	248,681 50
Date, Rate, and Amount of Dividends since the last Annual Returns,	April, 1849. 3½ per cent. 4,200 00 October, 1849. 3½ per cent. 4,200 00	October, 1848. 3 per cent. 3,600 00 April, 1849. 3 per cent. 3,600 00 October, 1849. 3½ per cent. 4,200 00	April, 1849. 3 per cent. 3,000 00 October, 1849. 3 per cent. 3,000 00	October, 1848. 3½ per cent. 7,000 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	October, 1848. 5 per cent. 5,000 00 April, 1849. 5 per cent. 5,000 00 October, 1849. 5 per cent. 5,000 00 On new stock paid in August 6th, 320 11
Amount of Reserved Profits at the time of declaring the last Dividend,	4,781 29	4,763 33	1,910 40	17,304 57	12,600 00
Amount of Debts due to each Bank, secured by pledge of its Stock,	9,340 00	4,250 00	3,300 00	14,699 10	3,850 00
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	986 66	273 48	. .

	HAVERHILL.	LAWRENCE.	LYNN.		MARBLEHEAD.
	Merrimack.	Bay State.	Laighton.	Lynn Mechanics.	Grand.
DUE FROM THE BANKS.					
Capital Stock paid in,	$180,000 00	$241,900 00	$90,750 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	42,295 00	133,930 00	47,970 00	88,575 00	56,220 00
Bills in circulation less than five dollars,	26,814 00	31,803 00	24,228 00	22,143 00	20,852 00
Net Profits on hand,	10,625 29	5,031 18	1,275 22	10,988 56	533 64
Balances due to other Banks,	4,125 38	193 49	23 71	15,576 27	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	9,858 00	21,061 57	23,886 45	23,197 96	14,515 96
Cash deposited bearing interest,	10,000 00	. .	. .	850 00	. .
Total amount due from the Banks,	283,717 67	433,919 24	188,133 38	311,330 79	192,121 60
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	3,925 48	6,921 20	6,208 57	5,310 88	2,807 75
Real Estate,	2,000 00	19,400 00	. .	10,000 00	8,700 00

Bills of other Banks incorporated in this State, ...	2,665 00	1,602 00	7,216 00	3,705 00	108 00
Bills of other Banks incorporated elsewhere,	452 00	507 00	. .	1,222 00	. .
Balances due from other Banks, . .	18,481 25	49,513 03	16,342 77	7,042 62	31,627 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	256,193 94	355,976 01	158,366 04	284,050 29	148,877 90
Total amount of the Resources of the Banks, ...	283,717 67	433,919 24	188,133 38	311,330 79	192,121 60
Date, Rate and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 4 per cent. 7,200 00 April, 1849. 4 per cent. 7,200 00 October, 1849. 4 per cent. 7,200 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	. .	October, 1848. 4 per cent. 6,000 00 April, 1849. 4 per cent. 6,000 00 October, 1849. 4 per cent. 6,000 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	10,220 00	4,348 64	. .	10,610 49	. .
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	100 00	. .	. .	450 00	21,486 44
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	4,514 40

	MARBLEHEAD.	NEWBURYPORT.			SALEM.
	Marblehead.	Mechanics.	Merchants.	Ocean.	Asiatic.
DUE FROM THE BANKS.					
Capital Stock paid in,	$120,000 00	$200,000 00	$210,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	55,720 00	50,000 00	65,645 00	83,440 00	94,453 00
Bills in circulation less than five dollars,	14,697 00	18,852 50	14,870 00	19,773 00	16,951 00
Net Profits on hand,	245 98	3,270 38	12,689 81	21,187 11	19,454 58
Balances due to other Banks,	. .	7,207 04	2,322 20	. .	9,767 41
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	10,084 73	36,144 10	62,825 39	47,781 35	64,170 81
Cash deposited bearing interest,	. .	. .	. .	. .	15,000 00
Total amount due from the Banks,	200,747 71	315,474 02	368,352 40	272,181 46	419,796 80
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	6,693 69	9,790 33	9,603 07	10,058 35	9,563 12
Real Estate,	6,000 00	9,000 00	6,000 00	2,500 00	. .

Bills of other Banks incorporated in this State, ...	288 00	2,000 00	2,705 00	4,935 12	16,000 00
Bills of other Banks incorporated elsewhere,	. .	163 00	304 00	2,274 00	576 00
Balances due from other Banks, . .	23,002 42	27,950 55	45,042 25	53,276 71	49,798 42
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	164,763 60	266,570 14	304,698 08	199,137 28	343,859 26
Total amount of the Resources of the Banks, ...	200,747 71	315,474 02	368,352 40	272,181 46	419,796 80
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	April. 3 per cent. 3,600 00 October. 3 per cent. 3,600 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3 per cent. 6,000 00 October, 1849. 3 per cent. 6,000 00	October, 1848. 3 per cent. 6,300 00 April, 1849. 3 per cent. 6,300 00 October, 1849. 3 per cent. 6,300 00	October, 1848. 5 per cent. 5,000 00 April, 1849. 5 per cent. 5,000 00	April, 1849. 3½ per cent. 7,000 00 October, 1849. 3½ per cent. 7,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	169 80	3,066 14	12,334 97	19,484 02	22,695 30
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	1,500 00	9,189 41	9,062 00	600 00	. .
Amount of Debts due and unpaid and considered doubtful, ...	. .	. .	128 92	. .	. .

	SALEM.				
	Commercial.	Exchange.	Mercantile.	Merchants.	Naumkeag.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000 00	$200,000 00	$200,000 00	$200,000 00	$500,000 00
Bills in circulation of five dollars and upwards, ...	33,145 00	76,420 00	53,023 00	39,355 00	111,283 00
Bills in circulation less than five dollars, .	31,694 00	22,256 00	14,345 00	9,277 00	38,621 00
Net Profits on hand, ...	17,545 45	10,744 94	1,448 40	3,183 54	19,077 89
Balances due to other Banks, ...	707 87	. .	. .	2,825 78	6,005 75
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	40,863 65	43,613 18	38,374 94	55,968 61	67,326 81
Cash deposited bearing interest, . .	4,580 33	1,000 00	500 00	32,062 34	. .
Total amount due from the Banks, . .	328,536 30	354,034 12	307,691 34	342,672 27	742,314 45
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	2,075 49	6,660 37	4,603 75	5,437 03	13,698 92
Real Estate, ...	4,500 00	4,000 00	7,500 00	. .	. .

Bills of other Banks incorporated in this State, ...	6,028 27	1,011 00	9,251 00	2,941 00	13,183 25
Bills of other Banks incorporated elsewhere,	1,557 00	3 00	. .	. .	. .
Balances due from other Banks, . .	5,823 43	9,046 01	15,376 25	17,147 21	22,868 51
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	308,552 11	333,313 74	270,960 34	317,147 03	692,563 77
Total amount of the Resources of the Banks, ...	328,536 30	354,034 12	307,691 34	342,672 27	742,314 45
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848.	October, 1848.	October, 1848.	October, 1848.	October, 1848.
	3 per cent.	3 per cent.	3 per cent.	3 per cent.	3½ per cent.
	6,000 00	6,000 00	6,000 00	6,000 00	17,500 00
	April, 1849.	April, 1849.	April, 1849.	April, 1849.	April, 1849.
	3½ per cent.	3⅜ per cent.	3 per cent.	3 per cent.	3½ per cent.
	7,020 00	6,750 00	6,000 00	6,000 00	17,500 00
	October, 1849.	October, 1849.	October, 1849.	October, 1849.	October, 1849.
	4 per cent.	3⅜ per cent.	3 per cent.	3 3-10 per cent.	3½ per cent.
	8,010 00	6,750 00	6,000 00	6,600 00	17,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	17,128 22	10,241 97	1,160 10	1,690 11	15,831 70
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	100 00	. .	16,325 00	4,407 00	18,122 50
Amount of Debts due and unpaid, and considered doubtful, ...	628 00	. .	1,276 00	. .	. .

	SALEM.	SALISBURY.	BRIGHTON.	CAMBRIDGE.	
	Salem.	Powow River.	Brighton.	Cambridge.	Charles River.
DUE FROM THE BANKS.					
Capital Stock paid in,	$250,000 00	$100,000 00	$250,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	16,960 00	64,245 00	249,345 00	56,860 00	62,255 00
Bills in circulation less than five dollars,	12,590 00	12,977 00	18,115 00	10,619 00	21,189 00
Net Profits on hand,	4,147 29	9,570 65	17,038 60	10,757 24	12,274 46
Balances due to other Banks,	5,521 58	215 48	91 32	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	33,436 52	4,700 99	45,771 25	23,886 47	34,419 34
Cash deposited bearing interest,	5,600 00	. .	. .	. .	. .
Total amount due from the Banks,	328,255 39	191,709 12	580,361 17	202,122 71	230,137 80
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2,971 91	4,628 42	11,604 69	3,710 81	7,027 36
Rea Estate,	3,377 97	. .	2,474 45	6,000 00	. .

Bills of other Banks incorporated in this State, ...	1,398 00	87 00	18,349 00	1,686 00	792 00
Bills of other Banks incorporated elsewhere,	. .	. .	631 00	120 00	52 00
Balances due from other Banks, . .	21,704 70	10,363 28	51,735 52	20,962 73	23,091 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	298,802 81	176,630 42	495,566 51	169,643 17	199,175 01
Total amount of the Resources of the Banks, ...	328,255 39	191,709 12	580,361 17	202,122 71	230,137 80
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3 per cent. 7,500 00 April, 1849. 3 per cent. 7,500 00 October, 1849. 3 per cent. 7,500 00	October, 1848. 3½ per cent. 3,500 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 4 per cent. 4,000 00	October, 1848. 4 per cent. 10,000 00 April, 1849. 4 per cent. 10,000 00 October, 1849. 4½ per cent. 11,250 00	October, 1848. 3 per cent. 3,000 00 April, 1849. 3 per cent. 3,000 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 3 per cent. 3,000 00 April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,875 10	6,122 20	17,038 35	10,732 63	12,268 46
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	6,960 00	1,850 00	12,375 00	10,519 75	6,886 17
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	440 62	500 00

	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.	
DUE FROM THE BANKS.	Bunker Hill.	Concord.	Framingham.	Appleton.	Lowell.
Capital Stock paid in,	$200,000 00	$100,000 00	$200,000 00	$150,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	141,420 00	61,690 00	114,565 00	125,385 00	123,986 00
Bills in circulation less than five dollars,	32,234 00	12,269 00	49,478 00	26,516 00	34,262 00
Net Profits on hand,	13,973 75	7,781 02	6,243 83	7,941 69	25,904 53
Balances due to other Banks,	. .	. .	. .	. .	703 06
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	145,569 27	14,038 28	17,210 64	75,262 64	43,587 50
Cash deposited bearing interest,	. .	. .	. .	. .	44,640 00
Total amount due from the Banks,	533,197 02	195,778 30	387,497 47	385,105 33	473,083 09
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	52,339 83	6,686 76	8,129 48	5,144 70	4,954 75
Real Estate,	20,000 00	2,400 00	14,035 91	14,000 00	. .

Bills of other Banks incorporated in this State, ...	13,738 00	1,742 00	3,249 06	8,847 00	10,065 00
Bills of other Banks incorporated elsewhere,	3,981	211 00	39 00	469 00	300 00
Balances due from other Banks, . .	49,696 67	18,676 83	27,354 47	60,328 84	61,199 44
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	393,441 52	166,061 71	334,689 55	296,315 79	396,563 90
Total amount of the Resources of the Banks, ...	533,197 02	195,778 30	387,497 47	385,105 33	473,083 09
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 4 per cent. 8,000 00 April, 1849. 4 per cent. 8,000 00	April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 4 per cent. 6,000 00 and extra dividend 5 per cent. 7,500 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 3 per cent. 6,000 00	October, 1848. 4 per cent. 4,000 00 April, 1849. 5 per cent. 5,000 00 October, 1849. 5 per cent. 5,000 00	October, 1848. 5 per cent. 10,000 00 April, 1849. 5 per cent. 10,000 00 October, 1849. 5 per cent. 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,583 94	6,055 47	5,862 31	2,878 05	25,090 31
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	13,186 00	8,395 00	4,132 00	300 00	8,028 00
Amount of Debts due and unpaid, and considered doubtful, ...	463,68	2,000 00	858 69	. .	. .

	LOWELL.	NEWTON.	WALTHAM.	FITCHBURG.	LANCASTER.
	Railroad.	Newton.	Waltham.	Fitchburg.	Lancaster.
DUE FROM THE BANKS.					
Capital Stock paid in,	$600,000 00	$100,000 00	$100,000 00	$200,000 00	$125,000 00
Bills in circulation of five dollars and upwards,	291,160 00	89,445 00	80,625 00	157,675 00	113,445 00
Bills in circulation less than five dollars,	66,232 00	24,161 00	12,544 00	17,180 00	19,388 00
Net Profits on hand,	80,439 49	3,602 58	5,738 03	5,820 09	11,736 77
Balances due to other Banks,	21,031 04	125 00	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	36,766 81	21,140 66	7,999 43	31,232 62	2,743 00
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	1,095,629 34	238,474 24	206,906 46	411,907 71	272,312 77
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	18,535 97	4,363 07	6,465 37	19,151 62	3,622 62
Real Estate,	. .	5,898 53	5,500 00	1,400 00	1,000 00

Bills of other Banks incorporated in this State, ...	1,199 00	3,450 00	3,227 00	547 00	581 00
Bills of other Banks incorporated elsewhere,	282 00	178 00	420 00	202 00	77 00
Balances due from other Banks, . .	5,000 00	21,491 98	12,859,99 00	61,714 60	25,256 63
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,070,612 37	203,092 66	178,434 10	328,892 49	241,775 52
Total amount of the Resources of the Banks, ...	1,095,629 34	238,474 24	206,906 46	411,907 71	272,312 77
Date, Rate, and Amount of Dividends since the last Annual Returns, ...	October, 1848. 4 per cent. 24,000 00 April, 1849. 4 per cent. 24,000 00 October, 1849. 4 per cent. 24,000 00	April, 1849. 3½ per cent. 3,500 00 October, 1849. 4 per cent. 4,000 00	April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 3½ per cent. 5,250 00 April, 1849. 5 per cent. on $150,000 00, 7,500 00; and 4½ per cent. on $50,000 00, 2,250 00 October, 1849. 3½ per cent. 7,000 00	October, 1848. 3½ per cent. 4,375 00 April, 1849. 3½ per cent. 4,375 00 October, 1849. 4 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, ...	68,000 00	3,583 14	5,299 83	5,220 90	11,307 00
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	5,700 00	20,235 00	2,193 00	5,800 00	13,410 00
Amount of Debts due and unpaid and considered doubtful, ...	. .	. .	4,200 00	. .	851 84

	LEICESTER.	MILLBURY.	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.
	Leicester.	Millbury.	Oxford.	Southbridge.	Blackstone.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$50,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	98,155 00	24,438 00	70,945 00	69,510 00	41,435 00
Bills in circulation less than five dollars, .	23,626 00	7,413 25	16,527 00	15,695 00	16,500 00
Net Profits on hand, ...	9,370 81	4,000 00	1,505 38	2,414 82	11,837 07
Balances due to other Banks, ...	. .	722 37	154 25	2,818 36	. .
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other banks excepted, .	12,304 97	7,316 13	6,986 92	6,250 36	12,887 62
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	243,456 78	93,889 75	196,118 55	196,688 54	182,659 69
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	3,532 63	2,792 43	4,158 72	3,868 90	4,876 44
Real Estate, ...	1,000 00	. .	1,888 01	10,715 60	584 74

Bills of other Banks incorporated in this State, ...	2,390 00	303 00	1,772 00	901 00	185 00
Bills of other Banks incorporated elsewhere,	38 00	12 00	336 00	946 00	903 00
Balances due from other Banks, . .	37,947 16	7,555 58	31,803 76	330 77	10,947 36
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	198,548 99	83,226 74	156,160 06	179,926 27	165,163 15
Total amount of the Resources of the Banks, ...	243,456 78	93,889 75	196,118 55	196,688 54	182,659 69
Date, Rate, and Amount of Dividends since the last Annual Returns, ...	October, 1848. 4 per cent. 4,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 4 per cent. 4,000 00	October, 1848. 3 per cent. 1,500 00 April, 1849. 3 per cent. 1,500 00 October, 1849. 3 per cent. 1,500 00	October, 1848. 3 per cent. 3,000 00 April, 1849. 3 per cent. 3,000 00 October, 1849. 3 per cent. 3,000 00	October, 1848. 3 per cent. 3,000 00 April, 1849. 3 per cent. 3,000 00 October, 1849. 3 per cent. 3,000 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,000 00	4,000 00	1,414 70	2,201 28	1,584 86
Amount of Debts due to each Bank secured by pledge of its Stock, . .	. .	3,715 00	2,322 00	4,250 00	2,552 66
Amount of Debts due and unpaid, and considered doubtful, ...	. .	1,300 00	15,194 14	2,849 62	14,522 42

	WORCESTER.				
	Central.	Citizens.	Mechanics.	Quinsigamond.	Worcester.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$150,000 00	$100,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards, ...	119,306 00	91,020 00	104,305 00	66,150 00	115,940 00
Bills in circulation less than five dollars, .	17,275 00	16,085 00	19,256 00	14,119 00	33,852 00
Net Profits on hand, ...	13,587 61	25,771 73	3,690 64	5,887 79	18,327 68
Balances due to other Banks, ...	. .	3,609 98	. .	1,078 03	3,608 44
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	27,920 45	41,195 42	38,328 91	41,294 06	78,898 06
Cash deposited bearing interest, . .	. ,	. .	. .	. .	5,900 00
Total amount due from the Banks, . .	328,089 06	327,682 13	265,580 55	228,528 88	456,526 18
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	7,778 82	11,549 28	6,646 34	8,648 04	12,081 69
Real Estate, ...	. .	. .	. .	. .	. .

Bills of other Banks incorporated in this State, ...	4,602 00	550 00	9,969 00	4,130 00	4,258 00
Bills of other Banks incorporated elsewhere,	1,460 00	63 00	7,362 00	355 00	624 00
Balances due from other Banks, . .	42,832 53	44,379 87	41,895 65	46,195 14	48,895 82
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	271,415 71	271,139 98	199,707 56	169,200 70	390,666 67
Total amount of the Resources of the Banks, ...	328,089 06	327,682 13	265,580 55	228,528 88	456,526 18
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3 per cent. 3,875 00 April, 1849. 3½ per cent. 5,250 00 October, 1849. 3½ per cent. 5,250 00	October, 1848. 3 per cent. 4,500 00 April, 1849. 4 per cent. 6,000 00 October, 1849. 4 per cent. 6,000 00	October, 1849. 6 per cent. per annum from date of payment of capital stock. 5,487 34	October, 1848. 3½ per cent. 3,500 00 April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3½ per cent. 7,000 00 October, 1849. 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,200 00	25,355 38	3,491 57	5,779 26	17,814 64
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	1,300 00	. .	9,672 31	1,500 00	3,500 00
Amount of Debts due and unpaid, and considered doubtful, ...	761 88	. .	. .	. .	. .

	NORTHAMPTON.		WARE.	GREENFIELD.	
DUE FROM THE BANKS.	Holyoke.	Northampton.	Hampshire Manufac.	Franklin County.	Greenfield.
Capital Stock paid in,	$150,000 00	$200,000 00	$200,000 00	$59,116 00	$150,000 00
Bills in circulation of five dollars and upwards,	169,760 00	138,000 00	142,615 00	57,395 00	98,875 00
Bills in circulation less than five dollars,	17,608 00	24,562 00	31,785 00	9,903 00	28,731 00
Net Profits on hand,	3,152 06	32,468 66	5,859 89	1,245 25	14,017 67
Balances due to other Banks,	200 29	9,215 56	2,226 46	. .	124 89
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	21,688 66	22,178 85	11,880 53	2,668 11	5,201 46
Cash deposited bearing interest,	. .	. .	. .	. .	13,608 38
Total amount due from the Banks,	362,409 01	426,425 07	394,366 88	130,327 36	310,558 40
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	5,130 40	8,439 16	7,715 37	6,154 50	7,763 63
Real Estate,	. .	. .	3,785 30	3,135 67	2,747 00

Bills of other Banks incorporated in this State,	3,273 00	6,649 00	530 00	3,939 00	. .
Bills of other Banks incorporated elsewhere,	295 00	1,321 00	66 00		224 00
Balances due from other Banks,	60,653 04	43,433 56	10,232 45	39,259 17	29,478 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	293,057 57	366,582 35	372,037 76	77,839 02	270,345 63
Total amount of the Resources of the Banks,	362,409 01	426,425 07	394,366 88	130,327 36	310,558 40
Date, Rate and Amount of Dividends since the last Annual Returns,	April, 1849. 3½ per cent. 3,500 00 October, 1849. 4½ per cent. 4,500 00	April, 1848. 4½ per cent. 9,000 00 October, 1849. 4½ per cent. 9,000 00	October, 1848. 2 per cent. 4,000 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	. .	April, 1849. 4 per cent. 6,000 00 October, 1849. 4 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	2,927 34	30,779 28	5,436 31	. .	13,673 68
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	600 00	300 00	. .	. .
Amount of Debts due and unpaid, and considered doubtful,	. .	742 00	. .	. .	. .

	CHICOPEE.	SPRINGFIELD.			
	Cabot.	Agawam.	Chicopee.	Springfield.	Western.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$200,000 00	$300,000 00	$250,000 00	$56,050 00
Bills in circulation of five dollars and upwards, ...	95,935 00	111,255 00	163,407 00	115,860 00	56,275 00
Bills in circulation less than five dollars, .	23,215 00	23.256 00	36,489 00	23,966 00	13,632 00
Net Profits on hand, ...	16,886 57	6,832 86	11,732 65	27,713 31	1,324 97
Balances due to other Banks, ...	200 00	611 19	2,335 68	7,947 56	3,261 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted, .	19,628 05	34,026 10	92,700 14	59,851 30	3,373 27
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	305,864 62	375,981 15	606,664 47	485,338 17	133,916 24
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	5,750 17	6,975 90	14,139 91	20,914 55	3,060 72
Real Estate, ...	. .	6,973 22	7,000 00	7,200 00	7,117 72

Bills of other Banks incorporated in this State, ...	2,832 00	12,351 00	8,886 00	8,361 00	1,766 00
Bills of other Banks incorporated elsewhere,	372 00	1,341 00	361 00	3,403 00	165 00
Balances due from other Banks, . .	15,415 72	28,622 52	9,959 31	50,682 82	19,570 05
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	281,494 73	319,717 51	566,318 25	394,776 80	102,236 75
Total amount of the Resources of the Banks, ...	305,864 62	375,981 15	606,664 47	485,338 17	133,916 24
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 4 per cent. 6,000 00 April, 1849. 4 per cent. 6,000 00 October, 1849. 3½ per cent. 5,250 00	April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	October, 1848. 4 per cent. 12,000 00 April, 1849. 4 per cent. 12,000 00 October, 1849. 4 per cent. 12,000 00	October, 1848. 3½ per cent. 8,750 00 April, 1849. 3½ per cent. 8,750 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	16,886 57	6,543 69	11,084 66	25,518 39	. .
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	1,000 00	1,800 00	3,550 00	8,000 00	. .
Amount of Debts due and unpaid and considered doubtful, ...	17,839 74	. .	. .	31,900 00	. .

Since this Abstract was printed, a letter from the President of the Springfield Bank informs the Secretary that there was a mistake in the return of that Bank (Abstract, p. 32), in relation to *bills in circulation*, and that the statement should have been as follows, viz:—

Bills in circulation of five dollars and upwards, .	$144,738 00
Bills in circulation less than five dollars, . .	20,672 00

	WESTFIELD.	ADAMS.	G. BARRINGTON.	LEE.	PITTSFIELD.
	Hampden.	Adams.	Mahaiwe.	Lee.	Agricultural.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$100,000 00	$100,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	79,178 00	83,510 00	90,415 00	96,820 00	130,335 00
Bills in circulation less than five dollars,	22,488 00	9,065 00	22,602 00	26,976 00	15,472 00
Net Profits on hand,	10,344 47	18,158 14	3,934 50	11,115 88	32,097 42
Balances due to other Banks,	. .	1,483 48	108 99	8,783 43	647 93
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	12,279 98	9,079 93	16,010 21	7,031 85	47,752 36
Cash deposited bearing interest,	. .	1,520 00	1,326 50	. .	. .
Total amount due from the Banks,	224,290 45	222,816 55	234,397 20	250,727 16	376,304 71
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	7,258 54	4,085 35	4,290 95	6,715 17	10,811 03
Real Estate,	3,500 00	2,000 00	2,733 92	2,330 00	1,459 41

Bills of other Banks incorporated in this State, ...	605 00	480 00	2,541 00	578 00	3,843 00
Bills of other Banks incorporated elsewhere,	1,770 00	782 00	3,429 00	243 00	2,378 00
Balances due from other Banks, . .	17,210 92	17,479 57	27,316 55	36,794 84	75,467 03
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	193,945 99	197,989 63	194,085 78	204,066 15	282,346 24
Total amount of the Resources of the Banks, ...	224,290 45	222,816 55	234,397 20	250,727 16	376,304 71
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 3½ per cent. 3,500 00 April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 4 per cent. 4,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 4 per cent. 4,000 00	October, 1848. 5 per cent. 7,500 00 April, 1849. 5 per cent. 7,500 00 October, 1849. 5 per cent. 7,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,876 26	17,842 40	3,717 89	14,806 51	31,855 00
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	. .	. .	. .	. .	9,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	8,800 00	. .	. .

	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.	
	Housatonic.	Neponset.	Dedham.	Dorchester & Milton.	Mattapan.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$200,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	70,210 00	35,365 00	90,883 00	45,860 00	73,205 00
Bills in circulation less than five dollars, .	17,615 00	19,543 00	22,021 00	15,483 00	23,214 00
Net Profits on hand, ...	23,774 71	2,043 88	34,745 56	602 95	3,345 68
Balances due to other Banks, ...	569 00	. .	593 69	204 10	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	15,132 59	17,153 20	47,696 93	36,355 22	13,506 89
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	227,301 30	174,105 08	395,940 18	198,505 27	213,271 57
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	4,848 75	2,474 36	12,542 67	6,810 76	6,201 19
Real Estate, ...	2,000 00	. .	. .	. .	. .

Bills of other Banks incorporated in this State,	467 00	. .	224 00	2,360 00	3,875 00
Bills of other Banks incorporated elsewhere,	. .	. .	64 00	31 00	. .
Balances due from other Banks,	29,969 77	8,332 88	25,303 09	10,159 12	4,132 37
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	190,015 78	163,297 84	357,806 42	179,144 39	199,063 01
Total amount of the Resources of the Banks,	227,301 30	174,105 08	395,940 18	198,505 27	213,271 57
Date, Rate, and Amount of Dividends since the last Annual Returns,	October, 1848. 4 per cent. 4,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 4 per cent. 4,000 00	October, 1848. 3 per cent. 3,000 00 April, 1849. 3 per cent. 3,000 00 October, 1849. 3 per cent. 3,000 00	November, 1848. 4 per cent. 6,000 00 May, 1849. 4 per cent. 6,000 00	October, 1849. 3 per cent. 3,000 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend,	27,774 71	1,808 19	24,057 67	242 07	. .
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	2,600 00	3,411 18	1,600 00	. .
Amount of Debts due and unpaid, and considered doubtful,	. .	1,935 97	. .	. .	. .

	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.	WRENTHAM.
	Quincy Stone.	Randolph.	People's.	Union Bank of Weymouth and Braintree.	Wrentham.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$150,000 00	$150,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	75,220 00	70,910 00	70,650 00	71,500 00	52,949 00
Bills in circulation less than five dollars,	18,514 00	26,545 00	19,316 00	16,149 00	21,710 00
Net Profits on hand,	8,028 52	25,305 26	5,052 91	8,830 97	7,089 59
Balances due to other Banks,	. .	. .	. .	805 25	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	25,774 36	30,980 23	76,491 21	17,608 93	6,100 58
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	227,536 88	303,740 49	321,510 12	214,894 15	237,849 17
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	6,117 63	5,557 49	10,049 39	3,547 79	5,357 86
Real Estate,	4,850 00	. .	. .	6,000 00	1,019 93

Bills of other Banks incorporated in this State, ...	2,876 00	2,829 00	1,677 00	1,255 00	1,345 00
Bills of other Banks incorporated elsewhere,	46 00	. .	155 00	. .	184 00
Balances due from other Banks, . .	24,962 34	11,029 95	27,301 19	4,801 59	17,038 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	188,684 91	284,324 05	282,327 54	199,289 77	212,903 59
Total amount of the Resources of the Banks, ...	227,536 88	303,740 49	321,510 12	214,894 15	237,849 17
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 4 per cent. 4,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 4 per cent. 6,000 00 April, 1849. 4 per cent. 6,000 00 October, 1849. 4 per cent. 6,000 00	October, 1848. 4 per cent. 4,000 00 March, 1849. 6 per cent. 6,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 3½ per cent. 5,250 00	April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	November, 1848. 3 per cent. 4,500 00 May, 1849. 3 per cent. 4,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,755 93	21,734 69	4,789 44	8,483 17	4,274 67
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	2,000 00	. .	3,505 00	150 00	8,080 97
Amount of Debts due and unpaid, and considered doubtful, ...	675 77	2,390 80	800 00	2,770 37	3,779 14

	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.		NEW BEDFORD.
	Attleborough.	Fairhaven.	Fall River.	Massasoit.	Bedford Commercial.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$200,000 00	$300,000 00	$100,000 00	$400,000 00
Bills in circulation of five dollars and upwards,	21,555 00	57,485 00	70,010 00	49,000 00	108,310 00
Bills in circulation less than five dollars,	15,547 00	7,514 75	29,260 00	8,318 00	12,118 00
Net Profits on hand,	12,065 75	3,711 98	7,156 64	8,793 33	19,244 69
Balances due to other Banks,	2,267 34	622 09	10,809 72	356 09	612 07
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	6,073 76	36,533 97	50,026 91	27,618 44	87,366 44
Cash deposited bearing interest,	. .	. .	50,000 00	. .	. .
Total amount due from the Banks,	157,508 85	305,867 79	517,263 27	194,085 86	627,651 20
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	4,274 87	5,869 86	6,300 75	5,274 74	7,157 33
Real Estate,	3,900 00	3,500 00	7,718 07	. .	18,000 00

Bills of other Banks incorporated in this State,	246 00	120 00	4,269 00	1,742 00	7,341 67
Bills of other Banks incorporated elsewhere,	557 50	197 00		824 00	3,271 00
Balances due from other Banks,	4,859 82	41,719 38	29,419 88	17,043 57	20,170 28
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	143,670 66	254,461 55	469,555 57	169,201 55	571,710 92
Total amount of the Resources of the Banks,	157,508 85	305,867 79	517,263 27	194,085 86	627,651 20
Date, Rate, and Amount of Dividends since the last Annual Returns,	October, 1848. 3 per cent. 3,000 00 April, 1849. 3 per cent. 3,000 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3 per cent. 6,000 00 October, 1849. 3 per cent. 6,000 00	April, 1849. $2¾ per share, 11,000 00 October, 1849. $3 per share, 12,000 00	January. 3 per cent. 3,000 00 July. 3 per cent. 3,000 00	October, 1848. 3 per cent. 12,000 00 April, 1849. 3½ per cent. 14,000 00 October, 1849. 3½ per cent. 14,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	8,335 36	3,298 00	4,991 14	5,491 76	19,080 06
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	700 00	7,025 00	4,995 00	. .
Amount of Debts due and unpaid and considered doubtful,	232 38	. .	2,400 00	. .	. .

	NEW BEDFORD.			PAWTUCKET.	TAUNTON.
	Marine.	Mechanics.	Merchants.	Pawtucket.	Bristol County.
DUE FROM THE BANKS.					
Capital Stock paid in,	$300,000 00	$200,000 00	$400,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	130,600 00	37,185 00	122,610 00	32,165 00	90,126 00
Bills in circulation less than five dollars,	23,817 00	25,452 00	25,496 00	9,434 00	22,491 00
Net Profits on hand,	12,698 61	3,900 86	35,465 48	3,906 28	16,556 11
Balances due to other Banks,	9,826 36	2,387 32	22,965 49	1,042 66	3,075 29
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	97,576 47	33,280 72	122,116 36	48,554 60	35,211 71
Cash deposited bearing interest,	24,462 11	. .	15,512 81	. .	. .
Total amount due from the Banks,	598,980 55	302,205 90	744,166 14	195,102 54	367,460 11
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	7,108 76	5,020 17	5,137 85	2,430 97	8,580 53
Real Estate,	10,000 00	9,000 00	16,000 00	15,095 27	8,000 00

Bills of other Banks incorporated in this State, ...	1,530 00	593 00	73 00	213 00	408 00
Bills of other Banks incorporated elsewhere,	51 00	228 00	70 00	1,839 00	59 00
Balances due from other Banks, . .	74,813 90	500 00	4,334 53	6,437 08	18,957 40
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	505,476 89	286,864 73	718,550 76	169,087 22	331,455 18
Total amount of the Resources of the Banks, ...	598,980 55	302,205 90	744,166 14	195,102 54	367,460 11
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3½ per cent. 10,500 00 April, 1849. 3½ per cent. 10,500 00 October, 1849. 3½ per cent. 10,500 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3 per cent. 6,000 00	April, 1849. 3½ per cent. 14,000 00 October, 1849. 3½ per cent. 14,000 00	January, 1849. 3½ per cent. 3,500 00 July, 1849. 3½ per cent. 3,500 00	April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	11,803 92	. .	34,725 13	1,384 97	16,443 80
Amount of Debts due to each Bank secured by pledge of its Stock, . .	700 00	. .	4,850 00	3,165 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	691 81	22,150 00	10,000 00	. .	. .

	TAUNTON.		HINGHAM.	PLYMOUTH.	
DUE FROM THE BANKS.	Machinists.	Taunton.	Hingham.	Old Colony.	Plymouth.
Capital Stock paid in,	$100,000 00	$200,000 00	$105,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	39,450 00	92,820 00	78,003 00	72,100 00	90,420 00
Bills in circulation less than five dollars,	10,175 00	27,894 00	21,673 00	19,032 00	23,812 00
Net Profits on hand,	746 74	13,355 97	9,917 39	15,943 86	13,661 07
Balances due to other Banks,	. .	20,666 01	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	16,859 79	67,256 03	46,197 39	32,543 56	9,607 92
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	167,231 53	421,992 01	260,790 78	239,619 42	237,500 99
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2,039 87	7,226 88	3,218 55	5,150 70	3,892 11
Real Estate,	. .	5,000 00	25,607 31	2,000 00	2,700 00

Bills of other Banks incorporated in this State, ...	1,827 00	986 00	13,769 48	17,864 58	8,473 88
Bills of other Banks incorporated elsewhere,	231 00	281 00	36 00	. .	420 00
Balances due from other Banks, . .	10,530 58	27,504 55	8,521 76	40,204 05	22,530 08
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	152,603 08	380,993 58	209,637 68	174,400 09	199,484 92
Total amount of the Resources of the Banks, ...	167,231 53	421,992 01	260,790 78	239,619 42	237,500 99
Date, Rate, and Amount of Dividends since the last Annual Returns, . . .	October, 1848. 3 per cent. 3,000 00 April, 1849. 3 per cent. 3,000 00 October, 1849. 3 per cent. 3,000 00	October, 1848. 4 per cent. 8,000 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	October, 1848. 4 per cent. 4,200 00 April, 1849. 4 per cent. 4,200 00 October, 1849. 4 per cent. 4,200 00	October, 1848. 4 per cent. 4,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 4 per cent. 4,000 00	October, 1848. 4 per cent. 4,000 00 April, 1849. 4 per cent. 4,000 00 October, 1849. 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	699 03	13,082 17	8,190 89	15,000 00	13,269 08
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	14,100 00	1,800 00	6,925 00	1,500 00	2,100 00
Amount of Debts due and unpaid, and considered doubtful, ...	228 93	150 00	. .	. .	. .

	WAREHAM.	FALMOUTH.	YARMOUTH.	NANTUCKET.	
	Wareham.	Falmouth.	Barnstable.	Pacific.	
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$100,000 00	$200,000 00	$200,000 00	. .
Bills in circulation of five dollars and upwards, ...	63,405 00	62,100 00	122,815 00	103,950 00	. .
Bills in circulation less than five dollars, .	13,831 00	11,432 00	11,762 00	16,805 25	. .
Net Profits on hand, ...	3,350 10	3,881 59	21,553 52	11,413 62	. .
Balances due to other Banks, ...	887 08	. .	. .	4,806 99	. .
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	27,426 88	4,949 54	9,373 42	109,909 79	. .
Cash deposited bearing interest, . .	7,500 00	. .	. .	. .	. .
Total amount due from the Banks, . .	216,400 06	182,363 13	365,503 94	446,885 65	. .
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	1,517 61	2,487 43	4,542 55	11,038 68	. .
Real Estate, ...	6,085 91	4,326 00	2,000 00	12,000 00	. .

Bills of other Banks incorporated in this State, ...	1,869 00	3,010 00	53 00	1,969 00	. .
Bills of other Banks incorporated elsewhere,	12 00	1,200 00	35 00	205 00	. .
Balances due from other Banks, . .	11,410 54	12,234 98	14,174 88	60,176 40	. .
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	195,505 00	159,104 72	344,698 51	361,496 57	. .
Total amount of the Resources of the Banks, ...	216,400 06	182,363 13	365,503 94	446,885 65	. .
Date, Rate and Amount of Dividends since the last Annual Returns, ...	October, 1848. 3½ per cent. 3,500 00 April, 1849. 3½ per cent. 3,500 00 October, 1849. 3½ per cent. 3,500 00	October, 1848. 3 per cent. 3,000 00 April, 1849. 3½ per cent. 3,500 00 October, 1849. 3 per cent. 3,000 00	October, 1848. 4 per cent. 6,000 00 April, 1849. 4 per cent. 8,000 00 October, 1849. 4 per cent. 8,000 00	October, 1848. 3 per cent. 6,000 00 April, 1849. 3 per cent. 6,000 00 October, 1849. 3½ per cent. 7,000 00	. .
Amount of Reserved Profits at the time of declaring the last Dividend, ...	3,004 45	3,635 00	21,272 52	12,642 41	. .
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	2,950 00	5,980 00	11,096 00	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	2,753 11	1,184 00	. .	6,864 93	. .

AGGREGATE.

DUE FROM THE BANKS.	27 Banks in Boston.	92 Banks out of Boston.	Total—119 Banks.
Capital Stock paid in,	$19,577,495 00	$15,052,516 00	$34,630,011 00
Bills in circulation of five dollars and upwards,	5,138,449 00	7,875,745 00	13,014,194 00
Bills in circulation less than five dollars,	832,922 00	1,853,819 25	2,686,741 25
Net Profits on hand,	1,952,982 59	1,059,013 62	3,011,996 21
Balances due to other Banks,	4,494,818 44	225,996 87	4,720,815 31
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, their bills in circulation, profits and balances due to other Banks excepted,	6,809,041 71	3,066,275 26	9,875,316 97
Cash deposited bearing interest,	480,266 70	266,148 96	746,415 66
Total amount due from the Banks,	39,285,975 44	29,399,514 96	68,685,490 40
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	2,104,741 43	645,175 89	2,749,917 32
Real Estate,	715,773 12	410,388 55	1,126,161 67

Bills of other Banks incorporated in this State, . .	3,078,274 37	337,800 07	3,416,074 44
Bills of other Banks incorporated elsewhere, . .	268,545 06	52,531 50	321,076 56
Balances due from other Banks, ...	2,103,708 42	2,369,242 30	4,472,950 72
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . .	31,014,933 04	25,584,376 65	56,599,309 69
Total amount of the Resources of the Banks, . .	39,285,975 44	29,399,514 96	68,685,490 40
Amount of Dividends since the last Annual Returns:—			
In October, 1848, ...	483,050 00*	381,800 00 ‡	864,850 00
In April, 1849, ...	736,800 00	516,745 00 ‖	1,253,545 00
In October, 1849, ...	708,050 00†	487,897 34 §	1,195,947 34
Amount of Reserved Profits at the time of declaring the last Dividend, ...	1,758,861 06	965,652 14	2,724,513 20
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	391,439 14	394,336 49	785,775 63
Amount of Debts due and unpaid, and considered doubtful, ...	21,676 05	171,855 76	193,531 81

* Average Dividends of TWENTY Banks in Boston, in October, 1848, a fraction over 3 79-100 per cent.

Average Dividends of all the Banks in Boston, in April, 1849, a fraction over 3 82-100 per cent.

† Average Dividends of TWENTY-FIVE Banks in Boston, in October, 1849, a fraction over 3 87-100 per cent.

‡ Average Dividends of SIXTY-FOUR Banks out of Boston, in October, 1848, a fraction over 3 52-100 per cent.

‖ Average Dividends of EIGHTY-FOUR Banks out of Boston, in April, 1849, a fraction less than 3 68-100 per cent.

§ Average Dividends of SEVENTY-NINE Banks out of Boston, in October, 1849, a fraction over 3 92-100 per cent.

Average Dividends of the above Banks in and out of Boston:—In October, 1848, a fraction over 3 66-100 per cent.; in April, 1849, a fraction over 3 76-100 per cent.; in October, 1849, a fraction over 3 89-100 per cent.

REMARKS.

By acts passed at the last session of the General Court, the following Banks were established, viz: —

The Mattapan, in Dorchester, capital $100,000; commenced operations July 2, 1849.

The Laighton, in Lynn, capital $100,000; commenced operations August 1, 1849.

The Franklin County, in Greenfield, capital $100,000; commenced operations September 1, 1849.

The Western, in Springfield, capital $100,000; commenced operations September 4, 1849.

The Milford, in Milford, capital $100,000; commenced operations October 15, 1849.

The Union, in Haverhill, capital $100,000; commenced operations November 2, 1849.

The Cochituate, in Boston, capital $150,000; commenced operations November 10, 1849.

The Rollstone, in Fitchburg, capital $100,000; commenced operations November 24, 1849.

The Cape Cod, in Provincetown, and the Worcester County, in Blackstone, not yet in operation.

By acts of the General Court of 1849, the following Banks were authorized to increase their capital, viz: —

Appleton, in Lowell, $50,000; paid in, as by certificates filed in the office of the Secretary of the Commonwealth, May 5, $25,000, and August 2, $25,000.

Dedham, in Dedham, $50,000; paid in, &c., May 9, 1849.

Shoe and Leather Dealers, in Boston, $250,000; paid in, &c., July 6, $100,000; October 1, $100,000; November 1, $50,000.

Haverhill, in Haverhill, $50,000; paid in, &c., August 6, $35,000; October 1, $15,000.

Bay State, in Lawrence, $100,000; paid in, &c., October 15, $50,000.

People's, in Roxbury, authorized by act of 1848, $50,000; paid in, &c., April 2, 1849.

The Bristol County, in Taunton, $100,000; Freeman's, in Boston, $50,000; Greenfield, in Greenfield, $50,000; Holyoke, in Northampton, $50,000; Springfield, in Springfield, $50,000; and Taunton, in Taunton, $50,000, have not filed certificates of payment.

In the column of "Cash deposited bearing interest," are included the sums borrowed of the Commonwealth by the following Banks in Boston, viz:—City, $100,000; Eagle, $50,000; and Globe, $30,000. In the same column, the amount returned by the Mahaiwe Bank, in Great Barrington, is "Dividends unpaid"; also, the Fall River Bank, erases from the Return the words "bearing interest," and returns the amount "Cash deposited" as a part of the capital stock reduced due to stockholders when certain demands in favor of the Bank are settled.

In the "amount of all debts due," &c., by the Western Bank, in Springfield, is included $1,918 84, expenses of commencing operations.

The following Banks made dividends, in addition to the semi-annual dividends, but they are not included in the average, viz:—

Shoe and Leather Dealers, in Boston, May, 1849, $50,000; September, 1849, $2,073 06.

Haverhill, in Haverhill, on new stock paid in August 6, at rate of 6 per cent. per annum, $320 11.

Framingham, in Framingham, in October, 1848, 5 per cent., $7,500.

People's, in Roxbury, in March, 1849, 6 per cent., $6,000.

Appleton, in Lowell, interest on $50,000 increased capital, paid October 1, 1849, at rate of 6 per cent. per annum, $901 47.

The requisition on the Banks required a return of the dividends in October, 1848, and in April and October, 1849. Many of the Banks did not return the dividend of October, 1848; the amount of that dividend is reduced in consequence, and perhaps the average may be affected.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF SEPTEMBER,

1849.

PREPARED FROM OFFICIAL RETURNS,

BY WILLIAM B. CALHOUN,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1849.

☞ The official circular, requiring Returns from the Savings Institutions, was issued by the Governor on the sixth day of October, and had reference to their condition on the last Saturday of the preceding month.

Returns were not received from the Blackstone and Sandwich Institutions, and it is not known whether they are in existence.

	BOSTON.			ANDOVER.	GLOUCESTER.
	Provident Institution for Savings.*	Suffolk Savings Bank, for Seamen and others.†	East Boston Savings Bank.‡	Andover Institution for Savings.§	Cape Ann Savings Bank.‖
Number of Depositors,	20,157	4,037	95	526	167
Amount of Deposits,	$3,200,382 00	$771,809 51	$5,608 10	$108,433 63	$6,777 20
Public Funds,	209,520 00	84,000 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	635,680 00	166,605 00	2,000 00	14,510 00	4,200 00
Loans on Bank Stock,	7,000 00	1,500 00	. .	2,100 00	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	1,200 00
Loans on Railroad Stock,	13,000 00	78,180 00	. .	8,350 00	200 00
Invested in Real Estate,	27,169 03	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	949,534 83	370,950 00	3,253 73	40,495 00	925 00
Loans to County, or Town,	270,176 65	9,600 00	. .	11,200 00	. .
Loans on Personal Security,	1,220,742 13	75,000 00	. .	29,629 77	. .

Cash on hand, ...	48,539 38	967 30	460 38	2,148 86	752 52
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 117,355 02	4 per cent.	. .	5 per cent. 5,421 65	220 25
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	8 per cent.	. .	5 9-10 per cent.	. .
Annual Expenses of the Institution, . .	11,761 62	4,171 59	. .	250 00	38 70

* Provident Institution for Savings in Boston.—The Public Funds owned are Massachusetts Scrip.

The Bank Stock owned is in the following Banks, viz:—Atlantic, $21,500; Atlas, $22,500; Boston, $35,000; City, $31,500; Columbian, $21,400; Eagle, $22,500; Granite, $24,500; Globe, $31,500; Hamilton, $22,500; Market, $36,-100; Massachusetts, $22,500; Merchants, $120,000; New England, $23,900; North, $23,000; State, $39,480; Suffolk, $30,000; Shoe and Leather Dealers, $37,500; Tremont, $22,500; Union, $25,000; Washington, $22,500.

The Loan on Bank Stock is on 120 shares in the Suffolk Bank.

The Loan on Railroad Stock is on 195 shares in the Boston and Worcester.

The amount, Loan to County, or Town, is to "Cities and Towns."

† Suffolk Savings Bank for Seamen and Others.—The Public Funds owned are City of Albany, $13,000, and City of Boston, $71,000.

The Bank Stock owned is in the following Banks, viz:—Market, $10,500; Atlas, $20,000; Washington, $5,000; Shoe and Leather Dealers, $20,625; Hamilton, $25,000; State, $15,480; Merchants, $40,000; City, $10,000; Massachusetts, $20,000.

The Loan on Bank Stock is on the Suffolk Bank.

The Loans on Railroad Stock are on the Fitchburg, $45,180; Connecticut River, $15,000; Old Colony, $18,000.

‡ East Boston Savings Bank.—The Bank Stock owned is 20 shares in the Merchants Bank.

§ Andover Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Andover, $11,410; Granite, Boston, $3,100.

Loans on Bank Stock are on the Exchange, Boston, 18 shares, $1600; Merrimack, Haverhill, 13 shares, $500.

The Loan on Railroad Stock is on the Boston and Maine.

‖ Cape Ann Savings Bank.—The Bank Stock owned is in the following Banks, viz:—Tremont, 22 shares, $2,200; Exchange, Boston, 7 shares, $700; Merchants, Boston, 5 shares, $500; Gloucester, 8 shares, $800.

Railroad Stock owned is 12 shares in the Eastern.

Loan on Railroad Stock is on the Boston and Maine.

	HAVERHILL.	LAWRENCE.	LYNN.	NEWBURYPORT.	SALEM.
	Haverhill Savings Bank.*	Essex Savings Bank.†	Lynn Institution for Savings.‡	Institution for Savings in Newburyport and its vicinity.§	Salem Savings Bank.‖
Number of Depositors,	1,558	139	789	3,481	5,879
Amount of Deposits,	$246,793 44	$12,486 83	$81,100 89	$556,156 50	$1,037,924 05
Public Funds,	. .	. .	1,920 00	137,125 00	536,629 79
Loans on Public Funds,	. .	. .	. .	900 00	. .
Bank Stock,	62,550 00	4,000 00	3,620 00	154,849 00	59,217 81
Loans on Bank Stock,	4,350 00	. .	. .	4,460 00	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	20,621 46
Railroad Stock,	. .	. .	. .	14,300 00	74,027 99
Loans on Railroad Stock,	800 00	. .	5,100 00	3,350 00	. .
Invested in Real Estate,	2,850 00	. .	. .	3,731 90	. .
Loans in Mortgage of Real Estate,	125,425 00	. .	42,967 00	111,191 73	1,300 00
Loans to County, or Town,	34,800 00	4,000 00	26,000 00	42,600 00	331,408 38
Loans on Personal Security,	22,300 00	2,708 82	4,250 00	98,009 85	4,400 00

Cash on hand, ...	1,937 84	1,914 28	245 56	2,172 29	10,318 62
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 11,675 65	4 per cent. 256 26	5 per cent. 3,745 01	5½ per cent.	5 per cent. 46,750 21
Average annual per cent. of Dividends, of last five years, ...	5¾ per cent.	. .	5 per cent.	5 per cent.	5¾ per cent.
Annual Expenses of the Institution, . .	602 14	55 00	214 28	1,430 00	2,472 09

* Haverhill Savings Bank.—The Bank Stock owned is in the following Banks, viz :—Haverhill, $18,300; Merrimack, $13,500; North, $7,100; Exchange, Boston, $6,000; Shawmut, $5,800; Atlantic, $3,500; Andover, $3,200; Columbian, $2,000; Eagle, $1,900; State, $600; Shoe and Leather Dealers, $550.

Loans on Bank Stock are on the Merrimack, $2,300; Manufacturers, $1,250; Haverhill, $800.

Loan on Railroad Stock is on the Boston and Worcester, $800.

Loan to County or Town is returned "Loan to City and Town," including $2,000 to School District, secured by mortgage of Real Estate.

† Essex Savings Bank.—The Bank Stock owned is in the Bay State, 30 shares, $3,000; Merchants, Boston, 10 shares, $1,000.

‡ Lynn Institution for Savings.—The Public Funds owned are Massachusetts five per cent. scrip.

The Bank Stock owned is the Lynn Mechanics, 52 shares, $3,120; Columbian, Boston, 5 shares, $500.

Loans on Railroad Stock are on the Eastern, 45 shares, $2,400; Old Colony, 41 shares, $2,000; Western, 3 shares, $200; Portland, Saco and Portsmouth, 7 shares, $500.

This Institution has declared an extra dividend of $1991.40, payable October 17, 1849.

§ Institution for Savings in Newburyport and its Vicinity.—The Public Funds owned are Massachusetts five per cent. scrip, $54,000; United States six per cent. scrip, $83,125.

The Loan on Public Funds is on $1,000 Massachusetts five per cent.

The Bank Stock owned is in the following Banks, viz :—Atlantic, $15,386; Atlas, $2,450; Boston, $3,000; City, $4,900; Columbian, $7,500; Eagle, $5,000; Globe, $5,000; Hamilton, $10,000; North, $8,633; Suffolk, $2,200; Traders, $9,500; Tremont, $4,900; Washington, $17,280; Mechanics, Newburyport, $11,790; Merchants, $39,930; Ocean, $3,500; Gloucester, $3,880.

Loan on Bank Stock is on 54 shares Mechanics, Newburyport, $4,360; 4 shares Ocean, $100.

Loan on Railroad Stock is on Eastern Railroad, 40 shares.

Railroad Stock owned is 143 shares Eastern.

Included in Loans on Personal Security are twenty shares in the Stock of the Fifty Associates, Boston, $20,000; and Annuity in trust Mass. Hospital Life Insurance Co., $3134.05.

‖ Salem Savings Bank.—In the amount of deposits is included "Profits, $22,173.35."

The Public Funds owned are Massachusetts five per cent., $101,000; Maine 6 per cent., $62,000; United States 5 per cent., $33,000; United States 6 per cent., $124,241.10; Ohio 6 per cent., $135,669.37; Pennsylvania 5 per cent., $80,719.32.

The Bank Stock owned is in the following Banks, viz :—Exchange, $4133.33; Marblehead, $2,000; Asiatic, $4,744.14; Commercial, $3,200; Columbian, $4,000; City, $10,500; Salem, $3,600; Beverly, $625; Merchants, $26,415.34.

The deposits in Bank, bearing interest, are in the Merchants Bank.

Railroad Stock owned is Western, 174 shares, $17,266.50; Eastern, 100 shares, $11,140.24; Portland, Portsmouth and Saco, 361 shares, $36,121.25; Portland, Portsmouth and Saco, bonds, $9,500.

Extra Dividend, Oct., 1848, for last five years, 1 per cent. per annum, $33,890.86.

	SALISBURY.	CAMBRIDGE.	FRAMINGHAM.	LOWELL.	
	Provident Institution for Savings, in the towns of Salisbury and Amesbury.*	Savings Institution in Town of Cambridge.†	Framingham Savings Bank.‡	City Institution for Savings.§	Lowell Institution for Savings.‖
Number of Depositors,	649	596	191	615	4,650
Amount of Deposits,	$96,416 92	$91,110 07	$20,420 97	$75,970 51	$792,291 90
Public Funds,	18,960 00	. .	. .	11,735 00	20,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	23,325 00	3,156 00	1,000 00	15,200 00	135,760 00
Loans on Bank Stock,	. .	. .	10,300 00	4,977 00	20,000 00
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	72,640 00
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	29,610 37
Loans in Mortgage of Real Estate,	19,890 29	63,150 00	2,100 00	3,180 00	158,956 50
Loans to County, or Town,	8,997 50	13,700 00	7,924 33	37,265 00	355,320 00
Loans on Personal Security,	23,650 00	10,700 00	. .	. .	. .

Cash on hand, ...	664 73	404 07	. .	3,613 51	5 03
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 4,590 11	4 per cent. 3,005 62	4 per cent. 607 96	5 per cent. 1,464 73	4 per cent. 27,102 04
Average annual per cent. of Dividends, of last five years, ...	4 9-10 per cent.	6 per cent.	. .	. .	5 71-100 per ct.
Annual Expenses of the Institution, . .	139 00	400 000	38 50	198 11	2,300 00

* Provident Institution for Savings in the Towns of Salisbury and Amesbury.—The Public Funds owned are United States, $15,000; State of Maine, $3,960.

The Bank Stock owned is in the following Banks, viz:—Powow River, 50 shares, $5,000; Bay State, 25 shares, $2,500; Railroad, 17 shares, $1,275; Merchants, Boston, 30 shares, $3,600; Union, 20 shares, $2,000; Globe, 25 shares, $2,500; Suffolk, 10 shares, $1,000; Boston, 43 shares, $2,150; Columbian, 16 shares, $1,600; State, 30 shares, $1,800; Atlantic, 5 shares, $500.

† Institution for Savings in the Town of Cambridge.—The Bank Stock owned is the Charles River, $2,526; Cambridge, $630.

Loan to County or Town includes $9,200 "to Corporations."

‡ Framingham Savings Bank.—The Bank Stock owned is in the Merchants, Boston, 1000 shares.

Loan on Bank Stock is on the Merchants, Boston, 11 shares, $1,000; Framingham, 110 shares, $9,300.

Due Framingham Bank, for over-draft, $231.02.

§ City Institution for Savings.—In Amount of Deposits are included "Dividend on Stocks, and Interest on Loans."

The Public Funds owned are Boston 6 per cent. Stock, $5,000; Boston 5 per cent., $1,870; Albany 6 per cent., $3,000; Massachusetts 5 per cent., $1,865.

The Bank Stock owned is in the following Banks, viz:—Appleton, $11,300; Railroad, $900; Boylston, $2,000; Shawmut, $1,000.

Loan on Bank Stock is on the Appleton Bank.

‖ Lowell Institution for Savings.—Amount of Deposits includes "Bank Account."

The Public Funds are Massachusetts Scrip.

The Bank Stock owned is in the following Banks, viz:—New England, $14,600; Eagle, $26,700; Lowell, $16,300; State, $12,960; City, $12,000; Hamilton, $12,000; Market, $9,100; Globe, $15,000; Railroad, $5,100; Bunker Hill, $4,500; Boston, $4,500; Concord, $3,000.

Loans on Bank Stock are on $15,000 in the Lowell, $12,000; and on $7,500 in the Lowell, and on $2,500 in the Atlantic, $8,000.

Deposits in Banks, bearing interest, are in the Lowell, $44,640; Asiatic, $15,000; Hamilton, $8,000; Traders, $5,000.

	CONCORD.	NEWTON.	CHARLESTOWN.	FITCHBURG.
	Middlesex Institution for Savings.*	Institution for Savings in the town of Newton.†	Warren Institution for Savings.‡	Fitchburg Savings Bank.§
Number of Depositors,	1,186	108	1,504	502
Amount of Deposits,	$227,077 38	$6,131 24	$239,151 01	$61,901 93
Public Funds,	9,000 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .
Bank Stock,	48,146 00	1,200 00	34,818 00	13,000 00
Loans on Bank Stock,	450 00	. .	6,675 00	2,300 00
Deposits, in Banks, bearing interest,	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .
Loans on Railroad Stock,	12,360 00	. .	7,000 00	. .
Invested in Real Estate,	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	111,936 72	5,353 50	175,086 00	28,520 89
Loans to County, or Town,	40,500 00	600 00	14,500 00	11,750 00
Loans on Personal Security,	17,900 00	. .	. .	6,000 00

Cash on hand, ...	4,868 24	172 33	1,072 01	3,013 23
Rate and amount of ordinary Dividend, for last year, ...	4 per cent. 9,342 30	4 per cent. 258 49	4 per cent.	4 per cent. 2,114 78
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	6 per cent.	5½ per cent.	. .
Annual Expenses of the Institution, . .	613 63	30 00	936 09	205 00

* Middlesex Institution for Savings.—The Public Funds owned are United States Loan.

The Bank Stock owned is in the following Banks, viz :—Merchants, Boston, $12,000; City, $7,300; State, $6,000; Eagle, $2,000; Shawmut, $1,000; Columbian, $2,000; Hamilton, $1,400; Granite, $1,000; Shoe and Leather Dealers, $6,100; Traders, $1,000; Lowell, $855; Concord, $7,491.

Loans on Bank Stock are on stock in the Framingham Bank.

Loans on Railroad Stock are on the Fitchburg, $11,360, and the Boston and Worcester, $1,000.

The average annual per cent. of Dividends for the last five years is returned "6 per cent. and a fraction."

† Institution for Savings in the Town of Newton.—The Bank Stock owned is in the Bank of Brighton and Newton Bank, $600 each; $530 due, borrowed to pay depositors.

‡ Warren Institution for Savings.—The amount of deposits includes "Profit and Loss Account."

The Bank Stock owned is in the following Banks, viz :—Market, 35 shares; Shawmut, 20 shares; Granite, 20 shares; Atlantic, 3 shares; Merchants, 53 shares; Traders, 41 shares; Eagle, 34 shares; City, 20 shares; Bunker Hill, 76 shares; Shoe and Leather Dealers, 37 shares; State, 30 shares.

The Loan on Bank Stock is on the Market, 57 shares, $1,500; North, 23 shares, and Bunker Hill, 2 shares, $2,000; Railroad, 12 shares, $700; Railroad, 21 shares, and Bunker Hill, 4 shares, $1,475; Bunker Hill, 12 shares, $1,000.

Loans on Railroad Stock are on Boston and Worcester, 30 shares, $2,500; Fitchburg, 44 shares, $3,700; Lowell, 3 shares, $300.

Loans to County or Town includes $2,500 to two religious societies.

§ Fitchburg Savings Bank.—The Bank Stock owned is 50 shares in the Merchants, Boston, and 80 shares in the Fitchburg.

The Loan on Bank Stock is on 28 shares in the Fitchburg.

	LANCASTER.	SOUTHBRIDGE.	WORCESTER.	NORTHAMPTON.	SPRINGFIELD.
	Lancaster Savings Bank.*	Southbridge Savings Bank.†	Worcester County Institution for Savings.‡	Northampton Institution for Savings.	Springfield Institution for Savings.§
Number of Depositors,	282	68	6,638	175	1,146 00
Amount of Deposits,	$28,274 19	$5,902 07	$1,090,091 72	$17,322 68	$206,696 05
Public Funds,	4,952 50	2,300 00	102,700 00	. .	10,000 00
Loans on Public Funds,	. .	. .	6,900 00	. .	. .
Bank Stock,	970 00	1,878 00	140,830 00	. .	. .
Loans on Bank Stock,	4,550 00	600 00	36,100 00	. .	10,000 00
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	1,700 00	. .	. .	. .	6,000 00
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	4,700 00	600 00	551,550 08	10,547 03	93,957 93
Loans to County, or Town,	7,000 00	. .	172,795 51	. .	20,617 37
Loans on Personal Security,	2,500 00	500 00	74,529 00	7,836 01	57,933 18

Cash on hand, ...	3,113 82	71 29	4,687 13	233 64	10,087 88
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 903 10	4 per cent. 119 24	4 per cent.	5 per cent. 777 91	4 per cent. 6,983 33
Average annual per cent. of Dividends, of last five years, ...	. .	. .	6½ per cent.	6¾ per cent.	7 per cent.
Annual Expenses of the Institution, . .	53 38	68 92	1,611 38	6 38	650 00

* Lancaster Savings Bank.—The Public Funds owned are City of Boston 6 per cent. stock.

The Bank Stock owned is ten shares in the Lancaster Bank.

Loan on Bank Stock is on the Lancaster Bank.

Loan on Railroad Stock is on the Fitchburg Railroad.

Loan to County, or Town, is to the Town of Lancaster.

† Southbridge Savings Bank.—The Public Funds owned are City of Boston Water Loan.

The Bank Stock owned is in the following Banks, viz :—Merchants, Boston, 7 shares; New England, 7 shares; Southbridge, 5 shares.

The Loan on Bank Stock is on 7 shares in the Southbridge Bank.

‡ Worcester County Institution for Savings.—The Public Funds owned are United States Loan of 1842, $82,700, and Loan of 1846, $20,000.

Loan on Public Funds is on Boston Water Loan Scrip, $6,900.

The Bank Stock owned is in the following Banks, viz :—Hamilton, $10,000; Blackstone, $1,000; Quinsigamond, $8,100; Southbridge, $2,500; Lancaster, $1,500; Fitchburg, $4,100; Atlantic, $5,400; Worcester, $14,600; Shawmut, $5,000; Millbury, $2,650; Leicester, $2,000; Citizens, $24,800; New England, $6,900; Merchants, $12,000; Mechanics, $1,000; Granite, $6,400; Atlas, $3,600; Oxford, $3,300; Central, $8,000; State, $780; City, $17,200.

Loans on Bank Stock are on the following Banks, viz :—Quinsigamond, $7,820; Leicester, $9,050; Citizens, $9,220; Central, $3,660; Worcester, $2,600; Oxford, $1,600; Southbridge, $1,150; Fitchburg, with collateral, $1,000.

§ Springfield Institution for Savings.—The Public Funds owned are United States 5 per cent. stock.

The Loans on Bank Stock are on the Springfield, 124 shares, $9,920; Chicopee, 10 shares, $1,000.

The Loan on Railroad stock is on 69 shares in the Western.

	GREENFIELD.	ADAMS.	PITTSFIELD.	CANTON.	COHASSET.
	Franklin Savings Institution.*	North Adams Savings Bank.	Berkshire County Savings Bank.†	Institution for Savings in Canton.‡	Cohasset Savings Bank.§
Number of Depositors,	683	20	163	216	93
Amount of Deposits,	$116,086 05	$1,622 00	$18,025 31	$25,268 02	$13,038 51
Public Funds,	. .	. .	6,500 00	2,000 00	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	. .	. .	2,000 00	5,050 00	3,480 00
Loans on Bank Stock,	5,000 00	. .	. .	. .	. .
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	1,500 00	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	45,375 00	. .	300 00	13,595 00	8,594 74
Loans to County, or Town,	15,500 00	. .	2,000 00	. .	150 00
Loans on Personal Security,	48,405 00	1,200 00	7,095 00	3,230 34	200 00

Cash on hand, ...	3,647 03	422 00	222 29	1,392 68	836 99
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 5,437 59	. .	5 per cent. 933 24	4 per cent. 866 34	5 per cent. 526 62
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	. .	. .	5 19-100 per cent.	. .
Annual Expenses of the Institution, . .	200 00	50 00	106 10	139 25	75 00

* Franklin Savings Institution.—The Loan on Bank Stock is on 26 shares in the Greenfield, and 40 in the Northampton Bank.

The Loan on Railroad Stock is on 20 shares in the Hartford and New Haven Railroad Extension Stock.

† Berkshire County Savings Bank.—The Public Funds owned are United States 6 per cent. stock, $2,000; City of Boston 6 per cent., $4,500.

The Bank Stock owned is in the Lee Bank.

‡ Canton Institution for Savings.—The Public Funds owned are Boston Water Stock.

The Bank Stock owned is in the following Banks, viz:—Neponset, 32 shares, $3,200; North, 5 shares, $1,500; Market, 5 shares, $350.

§ Cohasset Savings Bank.—The Bank Stock owned is in the following Banks, viz:—Merchant's, $1,300, State, $480; Columbia, $900; Traders, $500; Tremont, $300.

	DEDHAM.	QUINCY.	ROXBURY.	WEYMOUTH.	FAIRHAVEN.
	Dedham Institution for Savings.*	Quincy Savings Bank.†	Institution for Savings in Roxbury and vicinity.‡	Weymouth and Braintree Institution for Savings.§	Fairhaven Institution for Savings.‖
Number of Depositors,	1,572 00	353	591	461	209
Amount of Deposits,	$299,116 09	$53,479 57	$91,843 87	$74,029 22	$54,838 30
Public Funds,	. .	7,500 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	21,879 00	2,000 00	12,982 35	3,880 00	18,000 00
Loans on Bank Stock,	8,000 00	. .	. .	. .	1,000 00
Deposits, in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	7,400 00	2,040 00	20,500 00	. .	. .
Invested in Real Estate,	. .	. .	9,989 75	. .	. .
Loans in Mortgage of Real Estate,	209,909 06	27,765 00	35,274 10	49,826 50	7,915 00
Loans to County, or Town,	22,900 00	1,000 00	3,706 57	. .	2,000 00
Loans on Personal Security,	36,207 51	12,600 00	9,100 00	16,235 00	25,600 00

Cash on hand, ...	5,681 78	1,448 06	291 10	3,125 70	1,984 36
Rate and Amount of ordinary Dividend, for last year, ...	4 per cent. 10,834 75	5 per cent. 2,374 07	4 per cent. 3,039 71	5 per cent. 1,689 18	5½ per cent. 2,991 97
Average annual per cent. of Dividends, of last five years, ...	6½ per cent.	. .	6 1-16 per cent.	6 36-100 per cent.	5 5-100 per cent.
Annual Expenses of the Institution, . .	924 28	205 00	453 10	155 65	200 00

* Dedham Institution for Savings.—The Bank Stock owned is in the following Banks :—Dedham, 101 shares, $10,450 ; People's, 120 shares, $5,930 ; State, 23 shares, $1,451.50 ; Merchants, 14 shares, $1,420 ; Traders, 10 shares, $1,042.50 ; Globe, 10 shares, $1,065 ; Union, 5 shares, $520.

Loans on Bank Stock are on 34 shares in the Shawmut, $3,000, and 58 shares in the Freeman's, $5,000.

Loans on Railroad Stock are on 44 shares Fitchburg and 25 shares Western, $5,800 ; Boston and Maine, 13 shares, $1,200 ; Western, 5 shares, $400.

† Quincy Savings Bank.—The Public Funds are City of Boston.

The Bank Stock owned is 10 shares Merchants, Boston, $1,000 ; Exchange, Boston, 10 shares, $1,000.

The Loan on Railroad Stock is on 24 shares in the Old Colony.

‡ Institution for Savings in Roxbury and its Vicinity.—The Bank Stock owned is in the following Banks, viz :—Traders, 10 shares, $970 ; Market, 25 shares, $1,750 ; People's, 102 shares, $5,100 ; North, 33 shares, $3,152.25 ; State, 34 shares, $2,010.10.

Loans on Railroad Stock, Boston and Worcester, 6 shares, $500 ; Boston and Providence, 167 shares, $13,900 ; Sullivan, 122 shares, $6,100.

§ Weymouth and Braintree Institution for Savings.—The Bank Stock owned is in the following Banks, viz :—

Weymouth and Braintree,	20 shares, - - -	$2,000
North, Boston,	12 " - - - - -	1,200
Merchants, Boston,	9 " - - - -	900
		4,100
Discount, - - - - - -		220
		$3,880

‖ Fairhaven Institution for Savings.—The Bank Stock owned is in the following Banks, viz :—Fairhaven, $11,000 ; Marine, New Bedford, $2,600 ; Merchants, New Bedford, $700 ; Mechanics, New Bedford, $300 ; Bedford Commercial, $500 ; Merchants, Boston, $2,900.

Loan on Bank Stock is on the Fairhaven Bank.

	FALL RIVER.	NEW BEDFORD.	TAUNTON.	HINGHAM.	PLYMOUTH.
	Fall River Institution for Savings.*	New Bedford Institution for Savings.†	Bristol County Savings Bank.‡	Hingham Institution for Savings.§	Plymouth Savings Bank.‖
Number of Depositors,	2,752	2,493	686	1,151	2,365
Amount of Deposits,	$663,170 23	$531,096 48	$125,736 33	$239,354 35	$374,415 62
Public Funds,	. .	65,000 00	. .	19,000 00	45,942 10
Loans on Public Funds,	. .	. .	. .	. .	6,000 00
Bank Stock,	110,462 50	188,500 00	. .	51,505 00	86,850 00
Loans on Bank Stock,	. .	. .	7,900 00	23,050 00	18,995 00
Deposits, in Banks, bearing interest,	. .	44,393 25	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	39,300 00	3,000 00	6,175 00	16,700 00
Invested in Real Estate,	. .	5,000 00	. .	1,700 00	2,500 00
Loans in Mortgage of Real Estate,	237,244 00	3,500 00	63,113 60	134,433 27	115,576 78
Loans to County, or Town,	38,450 00	37,000 00	10,500 00	6,000 00	1,000 00
Loans on Personal Security,	273,546 47	164,431 56	42,735 55	7,400 00	76,960 00

Cash on hand, ...	27,197 40	376 01	4,798 77	2,211 68	3,012 76
Rate and Amount of ordinary Dividend, for last year, ...	6 per cent. 37,732 66	5 per cent. 22,811 43	5 per cent. 5,648 33	5 per cent. 11,206 34	5 per cent. 18,055 14
Average annual per cent. of Dividends, of last five years, ...	5 17-20 per cent.	6 per cent.	. .	5 per cent.	6 per cent.
Annual Expenses of the Institution, . .	2,113 89	879 54	771 36	439 00	1,007 03

* Fall River Institution for Savings.—The Bank Stock owned is in the following Banks, viz :—Fall River, 603 shares, $52,762.50; Massasoit, 200 shares, $20,000; Fall River Union, Tiverton, 190 shares, $19,000; Marine, New Bedford, 99 shares, $9,900; Merchants, New Bedford, 88 shares, $8,800.

† New Bedford Institution for Savings.—The Public Funds owned are United States 6 per cent. stock, $45,000; United States 5 per cent. stock, $15,000; Massachusetts 5 per cent. stock, $5,000.

The Bank Stock owned is in the following Banks, viz :—Merchants, New Bedford, $68,000; Bedford Commercial, $50,000; Marine, $50,000; Fairhaven, $3,000; Fall River, $17,500.

Deposits in Banks, bearing interest, are in the Merchants, New Bedford, $22,674.74; Marine, $21,718.51.

Loans on Railroad Stock are on the New Bedford and Taunton, $800; Boston and Providence, $3,500; Bonds of Michigan Central, $10,000; Androscoggin and Kennebec, $10,000; Western, $15,000.

‡ Bristol County Savings Bank.—The Loan on Bank Stock is on Bristol County Bank, 100 shares.

Loans on Railroad Stock are on the Taunton Branch, 36 shares.

Loans to County and Town are to the County of Bristol, $10,000; Town of Taunton, $500.

§ Hingham Institution for Savings.—The Public Funds are Massachusetts, $5,000; City of Boston, $14,000.

The Bank Stock owned is in the following Banks, viz :—Hingham, $7,910; Merchants, $10,500; Eagle, $4,800; Market, $2,520; Hamilton, $2,800; Globe, $3,000; Shoe and Leather Dealers, $3,475; New England, $2,000; State, $2,400; City, $2,000; Union, $4,000; Columbian, $1,600; Suffolk, $1,500; Tremont, $2,000; Granite, $1,000.

The Loans on Bank Stock are on the Mechanics, Boston, $5,350; Exchange, 72 shares, $6,250; Granite, 135 shares, $10,000; Merchants, 5 shares, $450; Massachusetts, 2 shares, and Granite, 7 shares, $1,000.

Loans on Railroad Stock are on Old Colony, 65 shares, $4,525; Boston and Worcester, 10 shares, and Tremont Bank, 2 shares, $1,000; Old Colony, 7 shares, and Merchants Bank, 2 shares, $650.

‖ Plymouth Savings Bank.—The Public Funds are City of Boston 5 and 6 per cent., $20,862.50; Massachusetts 5 per cent., $9,079.60; United States 6 per cent., $11,000; City of Cambridge 6 per cent., $5,000.

Loans on Public Funds are on City of Boston Stock, $6,000.

The Bank Stock owned is in the following Banks, viz :—State, 67 shares, $3,886; Merchants, 184 shares, $18,400; Plymouth, 72 shares, $7,920; Old Colony, 68 shares, $7,616; Bristol County, 70 shares, $7,000; Hingham, 45 shares, $3,330; Wareham, 40 shares, $3,680; Market, 83 shares, $6,225; Traders, 10 shares, $950; City, 60 shares, $5,700; Suffolk, 10 shares, $1,200; North, 8 shares, $720; Granite, 40 shares, $3,720; Massachusetts, 15 shares, $3,600; Tremont, 20 shares, $1,900; Atlantic, 19 shares, $1,805; Eagle, 6 shares, $570; Boston, 89 shares, $4,628; New England, 30 shares, $3,000; Boylston, 10 shares, $1,000.

Loans on Bank Stock are on the Old Colony, $4,775; Plymouth, $5,000; Wareham, $1,500; Bristol County and Old Colony, $2,200; Old Colony and Plymouth, $300; Merchants, $4,220; City, $1,000.

Loan on Railroad Stock is on the Old Colony.

Extra dividend of surplus profits of last five years, declared the last year, over and above the ordinary dividend, $12,960.68.

	S. SCITUATE.	WAREHAM.	BARNSTABLE.	NANTUCKET.	
	South Scituate Savings Bank.*	Wareham Savings Bank.†	Institution for Savings in Barnstable.‡	Nantucket Institution for Savings.§	
Number of Depositors,	1,163	236	822	462	. .
Amount of Deposits,	$107,352 12	$39,538 94	$191,192 55	$112,219 29	. .
Public Funds,	. .	. .	. .	. .	. .
Loans on Public Funds,	. .	. .	6,950 00	. .	. .
Bank Stock,	14,190 00	14,034 00	25,664 50	5,650 00	. .
Loans on Bank Stock,	3,275 00	. .	. .	2,325 00	. .
Deposits, in Banks, bearing interest,	. .	7,500 00	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	11,200 00	. .	7,000 00	. .	. .
Invested in Real Estate,	725 00	. .	. .	6,126 80	. .
Loans in Mortgage of Real Estate,	61,596 55	. .	32,586 00	58,040 84	. .
Loans to County, or Town,	8,300 00	. .	1,000 00	. .	. .
Loans on Personal Security,	11,329 51	19,235 80	117,899 90	40,163 17	. .

Cash on hand, ...	376 50	226 58	1,586 15	1,711 47	. .
Rate and Amount of ordinary Dividend, for last year, ...	2½ per cent. 5,314 13	6 per cent. 1,660 16	6 per cent. 11,027 84	5 per cent.	. .
Average annual per cent. of Dividends, of last five years, ...	5 per cent.	. .	5 4-10 per cent.	5 per cent.	. .
Annual Expenses of the Institution, . .	350 00	66 78	514 47	465 00	. .

*South Scituate Savings Bank.—The Bank Stock owned is in the following Banks, viz:—State, $1,020; Merchants, $1,500; Traders, $1,500; North, $600; Weymouth and Braintree, $300; Hamilton, $1,000; Eagle, $1,100; Atlantic, $1,000; City, $1,100; Union, $600; New England, $1,000; Columbian, $400; Globe, $300; Granite, $1,300; Hingham, $1,470. All located in Boston, except the Weymouth and Hingham.

The Loan on Bank Stock is on the Boylston, $1,350; Railroad, $575; Bunker Hill, $1,350.

The Loan on Railroad Stock is $1,700 on 25 shares in the Old Colony, and $9,500 on 114 shares Fitchburg.

† Wareham Savings Bank.—The Bank Stock owned is in the following Banks, viz:—Boylston, 5 shares, $515; Granite, 5 shares, $485; Eagle, 10 shares, $1,000; Shawmut, $2,955; City, 30 shares, $2,980; Merchants, Boston, 30 shares, $3,124; Shoe and Leather Dealers, 15 shares, $1,375; Wareham, 16 shares, $1,600.

The Deposit in Bank, bearing interest is in the Wareham Bank.

‡ Institution for Savings in the Town of Barnstable.—The Loans on Public Funds are State of Maine, $5,000; City of Albany, $950; United States Scrip, $1,000.

The Bank Stock owned is in the following Banks, viz:—Barnstable, 53 shares, $5,300; Old Colony and Wareham, 20 shares each, $4,000; Shawmut, Market and Tremont, 20 shares each, $5,365; Atlantic and North, 30 shares each, $5,737.50; Merchants, 25 shares, and City, 18 shares, $4,342; Grocers, 10 shares, $920.

Loans on Railroad Stock are Cape Cod Branch Railroad Bonds.

Loan to County, or Town, is to the County of Barnstable.

§ Nantucket Institution for Savings.—The Bank Stock owned is in the following Banks, viz:—Pacific, $4,600; Citizens, $50; Merchants, New Bedford, $1,000.

Loan on Bank Stock owned is in the Pacific Bank, Nantucket.

AGGREGATE.

Number of Depositors, ...	71,629
Amount of Deposits, ...	$12,111,553 64
Public Funds, ...	1,294,784 39
Loans on Public Funds, ...	20,750 00
Bank Stock, ...	2,092,642 16
Loans on Bank Stock, ...	184,907 00
Deposits, in Banks, bearing interest, . .	145,154 71
Railroad Stock, ...	89,527 99
Loans on Railroad Stock, ...	250,855 00
Invested in Real Estate, ...	89,402 85
Loans in Mortgage of Real Estate, . .	3,980,216 67
Loans to County, or Town, ...	1,570,261 31
Loans on Personal Security, ...	2,572,163 57
Cash on hand, ...	162,013 25
Amount of ordinary Dividend, for last year,	384,843 16
Average annual per cent. of Dividends, of last five years, ...	5 9-10
Annual Expenses of the Institutions, . .	37,361 26

REMARKS.

The Returns from the Suffolk, Nantucket, Newburyport, Warren, and Worcester County Savings Banks, state the rate, but not the amount of the ordinary dividends.

The Sandwich, incorporated in 1848, and the Blackstone, incorporated in 1849, have made no Returns and are not known to be in operation.

The following have not been in operation five years, viz.—Framingham, Lancaster, and Quincy, commenced in 1845; Fitchburg, and Cape Ann, commenced in 1846; Essex, Wareham, Cohasset, Southbridge, Bristol County, and Berkshire County, commenced in 1847; East Boston, City, in Lowell, and North Adams, commenced in 1848.

The average dividend for the last year, calculated on the returns of forty banks, is a fraction over four and one half per cent.

The average dividends for the last five years is calculated on the returns of twenty-nine Banks.

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